



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [NEXBANK CAPITAL, INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [9,281,660](#)

Peer Group Number: [2](#) Number in Peer Group: [145](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NEXBANK CAPITAL, INC.
2515 MCKINNEY AVENUE, 11TH FLOOR
DALLAS, TX 75201

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	9,424,261	9,130,330	9,235,104	8,706,142	7,727,610
Net income (\$000)	51,480	45,289	76,758	61,480	109,636
Number of BHCs in peer group	145	146	147	146	154

Earnings and Profitability:	BHC	Peer #	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Net interest income (tax equivalent)															
1.75	2.86	4	2.13	3.04	8	1.92	2.96	6	1.80	3.21	4	1.67	3.33	1	
0.23	0.94	8	0.48	0.91	26	0.23	0.98	8	-0.01	0.90	1	1.20	0.90	73	
0.81	2.32	0	0.81	2.49	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1	
-0.17	-0.03	19	0.58	0.56	61	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12	
0.02	0.01	80	0.08	0.03	85	0.08	0.02	88	0.06	0.01	93	0.01	0	87	
0	0	44	0	0	49	0	0	54	0	0	46	0	0	45	
1.36	1.70	22	1.30	0.96	71	1.07	1.22	42	0.88	1.53	13	1.90	1.55	80	
1.09	1.30	30	0.99	0.77	68	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	
1.09	1.31	30	0.99	0.77	68	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	
Net income (Subchapter S adjusted)				1.49		1.12			1.27			1.41			1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)															
2.89	3.40	16	3.50	4.03	11	3.23	3.78	9	3.46	4.49	4	2.92	4.38	1	
1.02	0.32	98	1.22	0.71	92	1.16	0.57	95	1.56	1.02	91	1.13	0.81	82	
1.88	3.05	6	2.29	3.26	8	2.07	3.17	9	1.90	3.45	5	1.79	3.58	1	
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases															
0.01	0.05	46	0.03	0.11	34	0.34	0.11	87	0.03	0.11	30	0	0.09	18	
137.62	-10.45	86	91.16	41.28	80	6.03	33.55	22	51.68	22.46	78	3,848.47	29.27	99	
0.93	1.32	8	1.20	1.22	53	1.06	1.35	20	0.69	0.94	18	0.67	0.94	20	
0.68	1.31	6	1.03	1.21	36	0.88	1.33	11	0.57	0.93	13	0.63	0.93	17	
0.69	0.58	65	1.17	0.60	87	0.76	0.67	62	0.32	0.56	30	0.09	0.57	8	
0.40	0.18	84	0.94	0.27	95	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6	
Liquidity and Funding															
Net noncore funding dependence															
-2.94	-3.20	46	-2.15	5.81	25	-9.33	0.77	20	9.53	10.70	44	28.41	13.54	89	
-12.95	-6.28	29	-12.30	0.49	12	-19.98	-3.25	8	0.21	5.88	29	16.21	8.57	79	
64.58	65.71	38	69.18	71.37	35	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10	
Capitalization															
Tier 1 leverage ratio															
7.10	9.56	3	6.57	9.63	2	6.86	9.65	3	5.96	10.39	0	6.95	10.37	1	
5.53	10.44	1	3.70	10.29	0	4.52	10.51	0	5.02	11.37	0	5.77	11.21	1	
5.53	10.49	1	3.70	10.35	0	4.52	10.57	0	5.02	11.43	0	5.77	11.30	1	
8.91	12.69	3	7.88	12.12	1	8.83	12.44	3	7.46	12.50	2	7.68	12.37	2	
11.67	6.47	99	18.71	7.17	99	13.41	6.79	99	13.60	6.55	98	10.43	6.70	96	
66.77	22.10	93	30.36	38.61	43	22.80	29.42	38	10.17	25.65	26	0	24.05	9	
18.06			29.17			39.66				93.20			35.12		
Growth Rates															
Assets															
4.85	7.24	37	3.87	18.76	10	-6.34	16.11	0	17.48	8.66	83	-0.67	9.35	7	
56.98	8.26	99	-28	8.26	0	-15.55	8.42	0	2.08	12.19	11	19.71	12.50	79	
-2.12	-0.86	44	10	15.42	32	-16.70	9.99	0	33.05	8.63	93	-2.51	10.51	3	
13.53	-28.42	95	36.27	9.77	78	-47.35	-12.78	8	-38.02	4.16	3	69.62	6.76	96	
Parent Company Ratios															
Short-term debt / Equity capital															
0	0	48	9.17	0.05	99	2.41	0.01	97	3.06	0.01	98	0	0.03	45	
38.22	5.76	98	59.86	4.56	99	47.32	5.67	99	39.87	3.86	99	40.61	3.76	99	
136.49	104.95	98	162.48	104.70	99	142.05	104.49	98	142.29	104.21	98	142.62	104.10	98	
119.40	138.87	58	115.66	144.11	48	194.11	138.81	82	124.80	152.31	47	127.11	123.74	64	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	96,272	117,753	224,531	202,387	137,398	-18.24	134.84
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	96,272	117,753	224,531	202,387	137,398	-18.24	134.84
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	96,272	117,753	224,531	202,387	137,398	-18.24	134.84
Investment interest income (tax equivalent).....	30,083	28,619	48,636	71,786	66,697	5.12	411.27
Interest on balances due from depository institutions.....	645	1,928	2,749	10,050	5,478	-66.55	20.56
Interest income on other earning assets.....	151	596	809	1,355	1,065	-74.66	-71.99
Total interest income (tax equivalent).....	127,151	148,896	276,725	285,578	210,638	-14.60	165.16
Interest on time deposits of \$250K or more	152	217	383	486	562	-29.95	
Interest on time deposits < \$250K.....	1,247	3,441	5,388	7,486	5,293	-63.76	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	33,497	35,885	70,639	92,923	45,643	-6.65	938.67
Interest on other borrowings and trading liabilities.....	8,018	10,490	19,279	24,352	26,356	-23.57	192.95
Interest on subordinated debt and mandatory convertible securities	1,721	1,721	3,443	3,443	3,452	0.00	
Total interest expense.....	44,635	51,754	99,132	128,690	81,306	-13.76	384.53
Net interest income (tax equivalent).....	82,516	97,142	177,593	156,888	129,332	-15.06	112.99
Non-interest income.....	10,798	21,920	21,342	-598	92,796	-50.74	-39.13
Adjusted operating income (tax equivalent)	93,314	119,062	198,935	156,290	222,128	-21.63	65.21
Overhead expense.....	38,080	36,802	74,590	76,626	75,832	3.47	74.80
Provision for credit losses.....	-7,885	26,520	33,095	8,105	470		
Securities gains (losses)	1,019	3,469	7,572	5,023	848	-70.63	-82.35
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	64,138	59,209	98,822	76,582	146,674	8.32	67.94
Applicable income taxes	12,552	13,790	21,809	14,654	36,136	-8.98	
Tax equivalent adjustments	106	130	255	448	902	-18.46	
Applicable income taxes (tax equivalent).....	12,658	13,920	22,064	15,102	37,038	-9.07	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	51,480	45,289	76,758	61,480	109,636	13.67	34.80
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	51,480	45,289	76,758	61,480	109,636	13.67	34.80
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	51,480	45,289	76,758	61,480	109,636	13.67	34.80
Investment securities income (tax equivalent).....	30,083	28,619	48,636	71,786	66,697	5.12	411.27
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	256	0		-100.00
Mortgage-backed securities	23,934	17,898	30,622	44,754	36,193	33.72	5091.76
All other securities	6,149	10,721	18,014	26,776	30,504	-42.65	13.74
Cash dividends declared.....	34,374	13,750	17,499	6,250	0	149.99	
Common	28,750	10,000	10,000	0	0	187.50	
Preferred.....	5,624	3,750	7,499	6,250	0	49.97	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	2.70	3.18	14	3.26	3.75	8	3	3.53	8	3.28	4.19	5	2.73	4.08	1
Less: Interest expense	0.95	0.30	98	1.13	0.67	93	1.07	0.54	95	1.48	0.95	91	1.05	0.75	83
Equals: Net interest income (tax equivalent)	1.75	2.86	4	2.13	3.04	8	1.92	2.96	6	1.80	3.21	4	1.67	3.33	1
Plus: Non-interest income	0.23	0.94	8	0.48	0.91	26	0.23	0.98	8	-0.01	0.90	1	1.20	0.90	73
Equals: adjusted operating income (tax equivalent)	1.98	3.78	3	2.61	3.91	11	2.15	3.96	4	1.80	4.16	1	2.87	4.27	7
Less: Overhead expense.....	0.81	2.32	0	0.81	2.49	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1
Less: Provision for credit losses.....	-0.17	-0.03	19	0.58	0.56	61	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	80	0.08	0.03	85	0.08	0.02	88	0.06	0.01	93	0.01	0	87
Plus: other tax equivalent adjustments	0	0	44	0	0	49	0	0	54	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.36	1.70	22	1.30	0.96	71	1.07	1.22	42	0.88	1.53	13	1.90	1.55	80
Less: Applicable income taxes (tax equivalent).....	0.27	0.37	22	0.30	0.21	73	0.24	0.27	45	0.17	0.35	13	0.48	0.32	87
Less: Minority interest.....	0	0	46	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	1.09	1.30	30	0.99	0.77	68	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.09	1.31	30	0.99	0.77	68	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
Memo: Net income (last four quarters)	0.88	1.23	19	0.91	0.98	42	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
Net income-BHC and noncontrolling (minority) interest	1.09	1.31	30	0.99	0.78	67	0.83	0.97	39	0.71	1.19	12	1.42	1.22	72
Margin Analysis															
Average earning assets / Average assets	93.27	94.04	35	93.11	93.41	45	92.74	93.47	39	94.77	93.22	67	93.26	93.23	48
Average interest-bearing funds / Average assets.....	84.01	65.79	93	92.85	69.51	99	89.48	68.25	99	91.25	70.66	99	80.20	70.70	83
Interest income (tax equivalent) / Average earning assets	2.89	3.40	16	3.50	4.03	11	3.23	3.78	9	3.46	4.49	4	2.92	4.38	1
Interest expense / Average earning assets	1.02	0.32	98	1.22	0.71	92	1.16	0.57	95	1.56	1.02	91	1.13	0.81	82
Net interest income (tax equivalent) / Average earning assets	1.88	3.05	6	2.29	3.26	8	2.07	3.17	9	1.90	3.45	5	1.79	3.58	1
Yield or Cost															
Total loans and leases (tax equivalent).....	3.19	4.08	4	3.61	4.49	4	3.53	4.28	8	3.45	4.98	1	2.87	4.85	0
Interest-bearing bank balances	0.14	0.12	74	0.46	0.57	34	0.28	0.32	46	1.28	2.26	8	0.57	1.88	2
Federal funds sold and reverse repos		0.14			0.59			0.43			2.02			1.50	
Trading assets		0.42			0.75			0.80			0.49			0.70	
Total earning assets	2.89	3.42	8	3.50	3.99	12	3.23	3.80	9	3.46	4.47	2	2.91	4.33	1
Investment securities (tax equivalent)	3.35	1.88	96	3.82	2.54	96	3.38	2.32	95	3.61	2.74	97	3.14	2.69	86
US Treasury and agency securities (excluding mortgage-backed securities)		1.27			2.27			1.87			2.54			2.20	
Mortgage-backed securities	3.83	1.49	97	3.97	2.30	99	3.39	2.05	96	3.45	2.54	97	2.72	2.44	84
All other securities	2.31	2.66	36	3.68	3.16	75	3.17	3.24	61	4.50	3.80	80	4.26	3.74	74
Interest-bearing deposits	1	0.32	97	1.25	0.80	87	1.13	0.62	92	1.65	1.13	85	1.16	0.85	81
Time deposits of \$250K or more	1.05	0.90	68	1.92	1.86	53	1.62	1.60	47	2.12	2.13	43	1.79	1.57	75
Time deposits < \$250K.....	1.38	0.87	88	2.15	1.71	89	1.86	1.49	85	2.23	1.91	77	1.72	1.42	81
Other domestic deposits	1.01	0.19	99	1.14	0.50	95	1.11	0.36	99	1.61	0.86	93	1.25	0.64	92
Foreign deposits		0.57			1.44			1.24			2.53			1.85	
Federal funds purchased and repos.....		0.11			0.53			0.37			1.23			1.03	
Other borrowed funds and trading liabilities	0.96	0.56	70	0.98	0.60	65	0.98	0.55	68	1.43	1.03	54	1.60	2.10	8
All interest-bearing funds.....	1.13	0.47	98	1.22	0.96	74	1.20	0.79	89	1.62	1.34	72	1.31	1.06	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
Non-interest Income and Expenses															
Total non-interest income		10,798		21,920		21,342		-598		92,796					
Fiduciary activities income		0		0		0		0		0					
Service charges on deposit accounts - domestic		4		5		9		11		11					
Trading revenue.....		0		0		0		0		0					
Investment banking fees and commissions.....		0		0		0		0		0					
Insurance activities revenue.....		0		0		0		0		0					
Venture capital revenue.....		0		0		0		0		0					
Net servicing fees		6,660		-13,433		-23,909		-12,733		5,031					
Net securitization income		0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....		-3,198		36,462		36,846		28,430		6,489					
Other non-interest income.....		7,332		-1,114		8,396		-16,306		81,265					
Total overhead expenses		38,080		36,802		74,590		76,626		75,832					
Personnel expense.....		16,865		16,805		34,975		36,671		37,235					
Net occupancy expense.....		854		833		1,964		2,012		1,916					
Goodwill impairment losses		0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0					
Other operating expenses.....		20,361		19,164		37,651		37,943		36,681					
Fee income on mutual funds and annuities.....		0		0		0		0		0					
Memoranda															
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0					
Number of equivalent employees		94		95		95		126		122					
Average personnel expense per employee.....		179.41		176.89		368.16		291.04		305.20					
Average assets per employee.....		100,258.09		96,108.74		97,211.62		69,096.37		63,341.06					
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income		0	0.51	36	0	0.61	35	0	0.51	36	0.66	0	1.69	17	
Overhead expenses / Net Interest Income + non-interest income		40.85	59.77	2	30.94	61.89	0	37.54	61.22	1	49.17	61.79	8	34.28	61.22
Percent of Average Assets															
Total overhead expense		0.81	2.32	0	0.81	2.49	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58
Personnel expense.....		0.36	1.36	0	0.37	1.44	0	0.38	1.42	0	0.42	1.50	0	0.48	1.46
Net occupancy expense.....		0.02	0.27	0	0.02	0.30	0	0.02	0.30	0	0.02	0.32	0	0.02	0.31
Other operating expenses.....		0.43	0.67	13	0.42	0.72	12	0.41	0.73	9	0.44	0.76	10	0.47	0.79
Overhead less non-interest income		0.58	1.34	5	0.33	1.53	3	0.58	1.44	5	0.89	1.65	5	-0.22	1.65
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense		40.81	57.80	6	30.91	60.15	1	37.49	58.93	3	49.03	59.91	14	34.14	60.51
Personnel expense.....		18.07	33.60	1	14.11	34.68	1	17.58	33.88	3	23.46	34.17	8	16.76	34.42
Net occupancy expense.....		0.92	7.04	1	0.70	7.20	1	0.99	7.04	1	1.29	7.50	1	0.86	7.33
Other operating expenses.....		21.82	16.92	87	16.10	17.75	35	18.93	17.57	67	24.28	17.93	91	16.51	18.28
Total non-interest income		11.57	22.60	16	18.41	21.21	50	10.73	23.45	14	-0.38	19.83	1	41.78	20.30
Fiduciary activities income		0	2.03	24	0	1.37	24	0	1.45	22	0	1.61	22	0	1.95
Service charges on domestic deposit accounts		0	2.77	1	0	2.85	1	0	2.67	1	0.01	3.21	2	0	3.58
Trading revenue.....		0	0.05	39	0	0.14	44	0	0.10	39	0	0.07	41	0	0.03
Investment banking fees and commissions.....		0	0.98	19	0	1.01	17	0	1.03	17	0	0.91	19	0	0.85
Insurance activities revenue.....		0	0.58	24	0	0.45	22	0	0.41	22	0	0.37	22	0	0.46
Venture capital revenue.....		0	0	47	0	0	49	0	0	48	0	0	50	0	0
Net servicing fees		7.14	0.51	96	-11.28	-0.19	1	-12.02	0	1	-8.15	0.22	1	2.26	0.52
Net securitization income		0	0	49	0	0	50	0	0	48	0	0	48	0	0
Net gain (loss) - sales of loans, OREO, and other assets		-3.43	3.90	1	30.62	4.33	94	18.52	5.55	86	18.19	2.27	97	2.92	1.98
Other non-interest income.....		7.86	7.51	61	-0.94	7.35	2	4.22	7.76	26	-10.43	7.41	1	36.58	7.05
Overhead less non-interest income		29.24	34.94	32	12.50	38.09	8	26.77	34.63	26	49.41	39.47	80	-7.64	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....		19.57	21.17	27	23.29	18.84	71	22.07	20.30	55	19.14	21.51	27	24.64	18.37
Applicable income tax + TE / Pretax net operating income + TE		19.74	22.50	17	23.51	22.28	52	22.33	22.51	40	19.72	23.31	20	25.25	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	4,911,369	4,835,769	4,175,389	5,516,395	3,584,243	1.56	193.61	
Commercial and industrial loans	147,590	398,000	231,168	429,845	902,423	-62.92	-70.17	
Loans to individuals	18,443	12,049	18,720	7,391	10,063	53.07	3.33	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	958,195	942,291	1,182,289	757,129	550,234	1.69	185.88	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	6,035,597	6,188,109	5,607,566	6,710,760	5,046,963	-2.46	139.46	
Less: Allowance for loan and lease losses	41,148	63,750	49,441	38,169	31,694	-35.45	150.96	
Net loans and leases	5,994,449	6,124,359	5,558,125	6,672,591	5,015,269	-2.12	139.38	
Debt securities that reprice or mature in over 1 year	1,308,491	1,045,264	1,279,068	1,152,626	919,322	25.18	264.98	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	7,302,940	7,169,623	6,837,193	7,825,217	5,934,591	1.86	155.11	
Interest-bearing bank balances	949,822	728,503	1,346,514	1,063,453	1,002,268	30.38	174.77	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	484,246	499,336	497,643	481,552	1,007,603	-3.02	516.33	
Trading assets	0	0	0	0	0			
Total earning assets	8,737,008	8,397,462	8,681,350	9,370,222	7,944,462	4.04	165.81	
Non-interest-bearing cash and due from depository institutions	9,215	15,678	48,610	13,557	21,569	-41.22	-8.34	
Premises, fixed assets, and leases	431	746	578	923	4,397	-42.23	-87.70	
Other real estate owned	0	4,321	292	5,180	1,213	-100.00	-100.00	
Investment in unconsolidated subsidiaries	1,271	1,212	770	1,115	6,283	4.87	173.92	
Intangible and other assets	533,735	433,126	429,416	390,014	347,828	23.23	159.62	
Total assets	9,281,660	8,852,545	9,161,016	9,781,011	8,325,752	4.85	164.12	
Quarterly average assets	9,246,742	9,270,458	9,276,239	9,543,301	7,296,993	-0.26	199.48	
Average loans and leases (YTD)	6,032,338	6,519,752	6,358,235	5,862,622	4,786,648	-7.48	181.42	
Memoranda								
Loans held-for-sale	1,631,500	895,378	930,022	1,161,407	335,605	82.21	734.74	
Loans not held-for-sale	4,404,097	5,292,731	4,677,544	5,549,353	4,711,358	-16.79	89.42	
Real estate loans secured by 1–4 family	3,119,557	3,151,975	2,691,087	3,901,300	2,400,456	-1.03	134.46	
Commercial real estate loans	1,791,812	1,683,794	1,484,302	1,615,095	1,183,787	6.42	423.57	
Construction and land development	130,353	147,682	134,296	133,611	145,057	-11.73	77.18	
Multifamily	962,847	688,587	607,242	710,949	463,258	39.83	1543.08	
Nonfarm nonresidential	698,612	847,525	742,764	770,535	575,472	-17.57	232.58	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	1,792,737	1,544,600	1,776,711	1,634,178	1,926,925	16.06	310.17	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	36,191	57,497	40,935	22,982	173,404	-37.06	-82.36	
Mortgage-backed securities	1,275,503	997,681	1,240,328	1,092,000	1,274,492	27.85	2439.58	
Asset-backed securities	476,043	461,382	484,133	479,068	453,112	3.18	166.50	
Other debt securities	5,000	28,040	11,315	40,128	25,917	-82.17	66.67	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	1,792,737	1,544,600	1,776,711	1,634,178	1,926,925	16.06	310.17	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	36,191	57,497	40,935	22,982	173,404	-37.06	-82.36	
Mortgage-backed securities	1,275,503	997,681	1,240,328	1,092,000	1,274,492	27.85	2439.58	
Asset-backed securities	476,043	461,382	484,133	479,068	453,112	3.18	166.50	
Other debt securities	5,000	28,040	11,315	40,128	25,917	-82.17	66.67	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)								
Available-for-sale securities appreciation (depreciation)	-2,516	-37,101	-9,944	-6,708	-50,782			
Structured notes, fair value	0	0	0	0	3,819			
Pledged securities	1,270,566	991,589	1,234,942	1,084,098	1,264,108	28.13	3131.76	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	472,315	121,502	440,606	301,633	334,877	288.73	-62.90
NOW, ATS and transaction accounts	308,215	411,257	76,010	117,995	90,271	-25.06	163.23
Time deposits less brokered deposits < \$250K	178,339	201,720	166,300	235,660	-599,159	-11.59	
MMDA and other savings accounts	6,218,567	6,218,865	6,421,238	6,079,997	4,158,336	0.00	780.06
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	7,177,436	6,953,344	7,104,154	6,735,285	3,984,325	3.22	213.91
Time deposits of \$250K or more	30,828	22,049	28,266	22,633	22,403	39.82	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	0	0	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	450,000	30,000	460,000	1,548,000	1,853,000	1400.00	-18.81
Other borrowings w/remaining maturity over 1 year	718,004	720,454	717,847	720,332	717,217	-0.34	1336.01
Brokered deposits < \$250K	20,267	301,270	0	0	1,103,501	-93.27	
Noncore funding	1,219,099	1,073,773	1,206,113	2,290,965	3,696,121	13.53	30.31
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	68,804	68,665	68,734	68,595	68,457	0.20	344.93
Other liabilities	302,605	429,505	367,582	195,439	96,136	-29.55	986.94
Total liabilities	8,767,944	8,525,287	8,746,583	9,290,284	7,845,039	2.85	168.52
Equity Capital							
Perpetual preferred stock (including surplus)	100,000	100,000	100,000	100,000	100,000	0.00	
Common stock	2	1	1	1	1	100.00	100.00
Common surplus	117,946	115,088	115,141	112,584	110,162	2.48	36.51
Retained earnings	423,639	378,814	406,533	347,274	292,043	11.83	165.48
Accumulated other comprehensive income	-127,871	-266,645	-207,242	-69,132	-21,493		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	513,716	327,258	414,433	490,727	480,713	56.98	106.34
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	513,716	327,258	414,433	490,727	480,713	56.98	106.34
Total liabilities and capital	9,281,660	8,852,545	9,161,016	9,781,011	8,325,752	4.85	164.12
Memoranda							
Non-interest-bearing deposits	472,315	121,502	440,606	301,633	334,877	288.73	-62.90
Interest-bearing deposits	6,756,216	7,155,161	6,691,814	6,456,285	4,775,352	-5.58	402.52
Total deposits	7,228,531	7,276,663	7,132,420	6,757,918	5,110,229	-0.66	176.14
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	414,433	490,727	490,727	480,713	401,567		
Accounting restatements	0	0	0	0	0	0	
Net income	51,480	45,289	76,758	61,480	109,636		
Net sale of new perpetual preferred stock	0	0	0	0	0	0	
Net sale of new common stock	2,805	2,505	2,557	2,423	0		
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	
Less: Dividends declared	34,374	13,750	17,499	6,250	0		
Change in other comprehensive income	79,372	-197,513	-138,110	-47,639	-32,636		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	0	0	0	0	2,146		
Holding company equity capital, ending balance	513,716	327,258	414,433	490,727	480,713		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Real estate loans	52.91	47.38	65	54.63	48.99	63	45.58	48.33	43	56.40	52.67	57	43.05	53.63	23
Commercial and industrial loans	1.59	11.46	3	4.50	14.96	6	2.52	13.47	4	4.39	11.45	14	10.84	11.42	55
Loans to individuals	0.20	2.05	21	0.14	2.29	17	0.20	2.29	20	0.08	2.71	12	0.12	2.65	12
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans.....	0	0.40	17	0	0.47	16	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases.....	10.32	1.35	93	10.64	1.29	94	12.91	1.39	93	7.74	1.08	93	6.61	2.64	84
Net loans and leases.....	64.58	65.71	38	69.18	71.37	35	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10
Debt securities over 1 year.....	14.10	16.22	43	11.81	12.18	49	13.96	13.53	56	11.78	13.66	41	11.04	13.20	41
Mutual funds and equity securities	0	0.07	22	0	0.06	20	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal	78.68	82.54	27	80.99	84.41	27	74.63	83.47	11	80	86.76	10	71.28	87.24	3
Interest-bearing bank balances	10.23	7.78	67	8.23	5.87	71	14.70	6.78	87	10.87	2.97	97	12.04	2.30	96
Federal funds sold and reverse repos	0	0.04	40	0	0.04	37	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	5.22	1.85	86	5.64	1.97	88	5.43	2.03	85	4.92	2.10	85	12.10	2.14	96
Trading assets	0	0.03	37	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	94.13	93.19	64	94.86	92.83	82	94.76	92.98	78	95.80	92.39	91	95.42	92.24	89
Non-interest cash and due from depository institutions.....	0.10	1.04	2	0.18	1.08	5	0.53	1.07	18	0.14	1.14	2	0.26	1.25	7
Other real estate owned.....	0	0.02	16	0.05	0.04	71	0	0.03	36	0.05	0.04	68	0.01	0.04	42
All other assets.....	5.77	5.68	55	4.96	5.99	32	4.71	5.87	31	4.06	6.41	16	4.32	6.39	19
Memoranda															
Short-term investments	15.45	10.40	76	13.87	8.34	81	20.13	9.38	91	15.80	5.36	95	24.14	4.70	98
U.S. Treasury securities.....	0	0.30	25	0	0.19	31	0	0.19	31	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0	1.61	5	0	0.98	7	0	1.28	5	0	1.25	8	0	1.67	7
Municipal securities	0.39	3.34	26	0.65	2.64	30	0.45	2.96	29	0.23	2.58	22	2.08	2.66	54
Mortgage-backed securities	13.74	9.74	73	11.27	8.33	70	13.54	8.52	78	11.16	9.38	63	15.31	8.73	82
Asset-backed securities	5.13	0.45	93	5.21	0.27	96	5.28	0.35	95	4.90	0.30	93	5.44	0.26	95
Other debt securities	0.05	0.62	34	0.32	0.55	56	0.12	0.60	41	0.41	0.53	60	0.31	0.52	57
Loans held-for-sale.....	17.58	0.34	98	10.11	0.56	97	10.15	0.58	97	11.87	0.39	97	4.03	0.29	94
Loans held for investment	47.45	65.68	7	59.79	70.96	14	51.06	69.07	6	56.74	72.01	10	56.59	73.24	9
Real estate loans secured by 1–4 family	33.61	13.58	95	35.61	15.05	93	29.38	14.47	88	39.89	16.02	94	28.83	16.83	82
Revolving	0.14	1.66	13	0.64	1.96	23	0.58	1.79	25	0.61	2.24	21	0.35	2.43	16
Closed-end, secured by first liens	33.47	11.38	96	34.96	12.48	95	28.80	12.11	93	39.27	13.07	95	28.47	13.60	87
Closed-end, secured by junior liens	0	0.22	2	0	0.31	4	0	0.27	2	0	0.37	4	0.01	0.41	5
Commercial real estate loans	19.30	30.82	15	19.02	30.76	15	16.20	30.65	10	16.51	33.26	9	14.22	33.39	8
Construction and land development	1.40	4.24	15	1.67	4.65	16	1.47	4.32	15	1.37	5	11	1.74	4.78	20
Multifamily.....	10.37	5.19	83	7.78	4.68	79	6.63	5.03	75	7.27	4.76	77	5.56	5.12	68
Nonfarm nonresidential	7.53	19.97	8	9.57	19.93	10	8.11	19.97	8	7.88	21.85	6	6.91	21.85	7
Real estate loans secured by farmland.....	0	0.81	11	0	0.85	11	0	0.85	11	0	0.95	11	0	0.88	10

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	81.37	71.52	70	78.15	68.15	70	74.46	69.38	60	82.20	72.74	67	71.02	72.88	44
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	51.69	20.62	96	50.94	21.04	94	47.99	20.91	93	58.13	22.29	95	47.56	23.13	91
Real estate loans secured by 1–4 family.....	0.21	2.56	13	0.92	2.76	24	0.94	2.61	27	0.90	3.13	21	0.58	3.34	17
Revolving	51.47	17.71	96	50.02	17.91	95	47.05	17.94	95	57.24	18.71	95	46.98	19.33	93
Closed-end.....	29.69	46.80	11	27.21	43.14	12	26.47	44.23	12	24.07	46.16	8	23.46	45.57	7
Commercial real estate loans	2.16	6.48	15	2.39	6.52	15	2.39	6.26	16	1.99	6.97	12	2.87	6.53	21
Construction and land development.....	0.10	1.22	15	0.12	1.40	12	0.09	1.14	14	0.12	1.47	12	0.34	1.52	20
1–4 family.....	2.06	5.06	19	2.27	5.04	17	2.30	4.94	19	1.87	5.34	17	2.54	4.90	25
Other.....	15.95	7.60	85	11.13	6.37	80	10.83	7.01	79	10.59	6.42	80	9.18	6.76	77
Multifamily.....	11.57	30.55	6	13.70	28.11	8	13.25	29.04	8	11.48	30.59	5	11.40	30.16	6
Nonfarm nonresidential	0.40	10.50	4	0.41	9.61	4	0.44	10	4	0.38	10.68	4	0.56	10.31	4
Owner-occupied.....	11.17	19.68	16	13.28	18.11	27	12.81	18.53	22	11.10	19.36	15	10.84	19.35	16
Other.....	0	1.31	11	0	1.24	11	0	1.30	11	0	1.38	11	0	1.27	10
Real estate loans secured by farmland.....	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Loans to depository institutions and acceptances of other banks.....	2.45	17.90	3	6.43	21.54	6	4.12	19.85	4	6.41	16.16	14	17.88	16.21	61
Commercial and industrial loans	0.31	3.38	23	0.19	3.41	19	0.33	3.53	24	0.11	4	11	0.20	3.89	14
Loans to individuals.....	0	0.03	33	0	0.03	32	0	0.03	33	0	0.04	32	0	0.04	32
Credit card loans.....	0	0.67	17	0	0.71	16	0	0.69	17	0	0.78	17	0	0.69	18
Agricultural loans.....	15.88	2.11	93	15.23	1.89	94	21.08	2.07	95	11.28	1.48	93	10.90	3.74	88
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	704.19	466.69	94	719.22	493.71	90	608.81	473.75	80	909.34	493.53	99	666.23	505.61	82
Real estate loans secured by 1–4 family.....	447.28	134.41	96	468.79	152.34	95	392.38	142.34	95	643.10	151.03	97	446.19	161.34	94
Revolving	1.85	16.52	15	8.43	20.05	31	7.70	17.81	33	9.91	21.25	33	5.48	23.52	21
Closed-end.....	445.43	115.32	96	460.35	129.93	96	384.69	122.21	96	633.19	127.10	98	440.71	134.73	94
Commercial real estate loans	256.91	302.67	31	250.43	312.13	27	216.42	302.08	20	266.24	311.74	31	220.04	316.03	21
Construction and land development.....	18.69	41.97	21	21.96	47.15	19	19.58	42.85	20	22.02	46.63	21	26.96	44.92	28
1–4 family.....	0.89	7.74	16	1.10	9.84	13	0.76	7.52	14	1.29	9.52	14	3.15	10.21	24
Other.....	17.80	33.01	26	20.86	36.48	25	18.83	33.94	25	20.73	35.90	29	23.81	33.75	36
Multifamily.....	138.05	49.96	88	102.41	47.28	85	88.54	48.67	83	117.19	44.76	87	86.11	48.38	81
Nonfarm nonresidential	100.17	197.97	13	126.05	203.73	17	108.30	198.42	15	127.02	206.64	16	106.97	208.15	13
Owner-occupied.....	3.47	67.49	4	3.82	69.16	4	3.57	67.98	4	4.24	71.54	4	5.28	70.68	5
Other.....	96.69	126.96	34	122.23	130.32	46	104.73	125.78	36	122.78	130.65	48	101.69	134.17	32
Real estate loans secured by farmland.....	0	8.06	11	0	8.48	11	0	8.35	11	0	8.66	11	0	8.13	10
Loans to depository institutions and acceptances of other banks.....	0	0.02	45	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	21.16	114.08	4	59.19	154.44	12	33.71	133.93	6	70.86	106.70	35	167.74	107.07	81
Loans to individuals.....	2.64	20.19	28	1.79	22.72	21	2.73	22.15	26	1.22	24.83	15	1.87	24.45	18
Credit card loans.....	0	0.17	33	0	0.21	32	0	0.20	33	0	0.24	32	0	0.24	32
Agricultural loans.....	0	3.83	17	0	4.68	16	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases.....	137.39	13.49	96	140.15	13.44	97	172.39	13.62	97	124.81	10.25	97	102.28	25.58	93
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.29	36.08	28	26.80	33.40	30	26.03	34	26	23.68	35.38	18	22.89	35.09	17
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	253.44	233.35	60	246.61	241.60	57	212.85	232.08	43	262	239.13	64	214.76	243.62	42
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	256.91	304.90	31	250.43	315.12	27	216.42	304.52	20	266.24	315.15	30	220.04	318.90	20

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Short-term investments	15.45	10.40	76	13.87	8.34	81	20.13	9.38	91	15.80	5.36	95	24.14	4.70	98
Liquid assets	24.02	22.17	61	19.61	17.64	62	28.71	19.32	85	22.11	16.28	78	27.52	15.56	90
Investment securities	19.31	18.87	56	17.45	14.73	68	19.39	16.07	68	16.71	16.41	53	23.14	16.02	82
Net loans and leases	64.58	65.71	38	69.18	71.37	35	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10
Net loans, leases and standby letters of credit	64.60	66.09	36	69.19	71.74	34	60.68	69.67	18	68.23	72.78	27	60.24	73.71	9
Core deposits	77.33	78.86	36	78.55	73.75	70	77.55	76.49	52	68.86	71.61	30	47.86	69.97	1
Noncore funding	13.13	8.06	80	12.13	13.25	46	13.17	10.29	66	23.42	14.61	82	44.39	16.58	98
Time deposits of \$250K or more	0.33	3.01	4	0.25	3.78	3	0.31	3.37	4	0.23	4.33	2	0.27	4.28	2
Foreign deposits	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0	0.55	23	0	0.72	21	0	0.62	23	0	0.77	17	0	0.96	17
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.53	30	0	0.67	29	0	0.59	32	0	0.75	25	0	0.97	21
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	4.85	0.67	92	0.34	1.76	38	5.02	1.06	88	15.83	2.75	97	22.26	3.63	99
Earning assets that reprice within 1 year	35.76	31.76	65	37.91	31.27	71	45.88	31.93	83	34.21	33.16	59	30.84	32.35	50
Interest-bearing liabilities that reprice within 1 year	1.76	13.65	3	5.11	16.01	10	1.51	14.04	1	1.69	18.54	0	5.34	18.20	9
Long-term debt that reprices within 1 year	0	0.05	41	0	0.11	38	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	34	17.40	82	32.80	14.91	85	44.38	17.03	93	32.52	13.71	80	25.50	12.98	76
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.94	-3.20	46	-2.15	5.81	25	-9.33	0.77	20	9.53	10.70	44	28.41	13.54	89
Net short-term noncore funding dependence	-12.95	-6.28	29	-12.30	0.49	12	-19.98	-3.25	8	0.21	5.88	29	16.21	8.57	79
Short-term investment / Short-term noncore funding	293.67	323.58	65	355.73	146.06	86	385.96	230.45	79	98.93	78.10	71	67.62	62.28	75
Liquid assets - short-term noncore funding / Nonliquid assets	24.69	22.52	56	19.54	11.45	72	32.95	16.27	85	7.89	6.90	58	-11.29	4.17	10
Net loans and leases / Total deposits	82.93	78.71	58	84.16	88.39	36	77.93	84.20	31	98.74	90.96	72	98.14	92.88	67
Net loans and leases / Core deposits	83.52	83.94	50	88.08	97.80	31	78.24	91.10	21	99.07	102.55	40	125.87	106.50	81
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50			1.14			0.88			0.36			-0.47		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.38	2.10	2	-6.10	3.84	0	-1.56	3.63	0	-1.18	1.28	1	-10.03	-1.95	1
Structured notes appreciation (depreciation) / Tier 1 capital		-0.01			-0.02			0.03			-0.02		-0.01	-0.04	51
Percent of Investment Securities															
Held-to-maturity securities	0	5.71	26	0	6.32	25	0	5.36	26	0	7.25	23	0	10.76	18
Available-for-sale securities	100	92.95	87	100	92.05	88	100	93.39	87	100	91.33	88	100	88.32	88
U.S. Treasury securities	0	1.65	25	0	1.51	31	0	1.22	31	0	2.07	28	0	2.08	27
US agency securities (excluding mortgage-backed securities)	0	9.81	4	0	7.21	7	0	8.39	5	0	8.16	7	0	11	7
Municipal securities	2.02	17.74	23	3.72	17.50	26	2.30	18.61	27	1.41	15.40	19	9	16.63	39
Mortgage-backed securities	71.15	54.62	72	64.59	56.49	60	69.81	54.48	70	66.82	57.07	63	66.14	54.50	62
Asset-backed securities	26.55	24.44	95	29.87	1.54	96	27.25	1.97	96	29.32	1.70	96	23.51	1.54	96
Other debt securities	0.28	3.80	34	1.82	4.07	54	0.64	4.34	40	2.46	3.73	56	1.34	3.75	53
Mutual funds and equity securities	0	0.51	22	0	0.49	20	0	0.44	22	0	0.49	18	0	0.41	19
Debt securities 1 year or less	27.01	11.27	86	32.33	13.85	85	28.01	13.69	80	29.47	13.55	84	52.29	13.91	91
Debt securities 1 to 5 years	70.77	18.32	97	39.09	19.89	85	67.71	20.49	97	64.53	23.43	95	3.45	23.42	14
Debt securities over 5 years	2.22	66.71	2	28.58	61.58	13	4.28	61.87	4	6	58.63	4	44.26	58.36	29
Pledged securities	70.87	38.80	84	64.20	47.76	67	69.51	44.55	74	66.34	43.76	74	65.60	42.20	76
Structured notes, fair value	0	0.22	35	0	0.04	41	0	0.03	42	0	0.09	39	0.20	0.15	83
Percent Change from Prior Like Quarter															
Short-term investments	16.80	42.70	41	-29.22	139.78	4	19.36	136.94	25	-23.13	32.84	15	8.14	16.28	51
Investment securities	16.06	30.46	35	-23.73	9.89	4	8.72	16.36	42	-15.19	4.80	8	-3.87	8.02	23
Core deposits	3.22	14.37	10	-1.03	22.99	1	5.48	23.17	4	69.04	9.96	98	-29.72	10.40	0
Noncore funding	13.53	-28.42	95	36.27	9.77	78	-47.35	-12.78	8	-38.02	4.16	3	69.62	6.76	96

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	663,206	466,026	572,573	600,646	691,134
Commit: Secured commercial real estate loans	233,051	82,021	102,676	115,116	82,604
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,255	680	655	630	0
Commercial and similar letters of credit	0	0	0	0	655
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,235,034	748,000	680,000	583,000	392,500
Written options contracts (interest rate)	191,830	741,608	475,985	156,227	155,134
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,000,000	2,000,000	2,000,000	2,000,000	1,500,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	445	3,208	2,063	5,501	9,116
Purchased options contracts (commodity and other)	445	3,208	2,063	5,501	9,116
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	7.15	16.36	10	5.26	15.78	6	6.25	16.09	8	6.14	16.97	8	8.30	17.31	12
Standby letters of credit	0.01	0.31	8	0.01	0.31	5	0.01	0.31	5	0.01	0.36	5	0	0.35	2
Commercial and similar letters of credit	0	0.01	38	0	0.01	36	0	0.01	37	0	0.01	36	0.01	0.01	78
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.01	46	0	0	46	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts	36.93	3.98	97	39.49	4.37	95	34.50	3.72	95	28.12	2.95	93	24.81	6.51	90
Interest rate contracts	36.92	3.87	97	39.42	4.21	95	34.45	3.62	95	28.01	2.87	94	24.59	6.40	90
Interest rate futures and forward contracts	13.31	0.14	98	8.45	0.33	97	7.42	0.20	97	5.96	0.08	97	4.71	0.25	96
Written options contracts (interest rate)	2.07	0.16	94	8.38	0.35	97	5.20	0.24	95	1.60	0.13	93	1.86	0.26	93
Purchased options contracts (interest rate)	0	0.01	45	0	0.04	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	21.55	3.09	91	22.59	2.79	93	21.83	2.58	92	20.45	2.19	95	18.02	5.18	87
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0.01	0	97	0.07	0	98	0.05	0	97	0.11	0	97	0.22	0	98
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	97	0.04	0	98	0.02	0	98	0.06	0	97	0.11	0	98
Purchased options contracts (commodity and other)	0	0	97	0.04	0	98	0.02	0	98	0.06	0	97	0.11	0	98
Commodity and other swaps	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	10.99	25.18	8	7.15	23.96	6	9.01	24.20	7	10.25	24.81	8	14.44	25.18	13

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,427,754	3,496,024	3,160,111	2,750,229	2,065,866
Interest rate contracts	3,426,864	3,489,608	3,155,985	2,739,227	2,047,634
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	890	6,416	4,126	11,002	18,232
Derivatives Position					
Futures and forwards	1,235,034	748,000	680,000	583,000	392,500
Written options	192,275	744,816	478,048	161,728	164,250
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	192,275	744,816	478,048	161,728	164,250
Purchased options	445	3,208	2,063	5,501	9,116
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	445	3,208	2,063	5,501	9,116
Swaps	2,000,000	2,000,000	2,000,000	2,000,000	1,500,000
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	3,427,754	3,496,024	3,160,111	2,750,229	2,065,866
Interest rate contracts	3,426,864	3,489,608	3,155,985	2,739,227	2,047,634
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	890	6,416	4,126	11,002	18,232
Derivative contracts (excluding futures and FX 14 days or less)	2,000,313	2,001,944	2,001,454	2,002,442	1,895,078
One year or less	313	1,944	1,454	2,442	395,078
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	2,000,000	2,000,000	2,000,000	2,000,000	1,500,000
Gross negative fair value (absolute value)	227,097	376,974	327,030	160,953	38,124
Gross positive fair value.....	1,017	29,801	5,689	6,858	1,339
Held for trading.....	0	0	0	0	0
Non-traded.....	1,017	29,801	5,689	6,858	1,339
Current credit exposure on risk-based capital derivative contracts	116	29,783	4,721	1,148	1,339
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	99.97	99.88	14	99.82	99.90	6	99.87	99.50	9	99.60	99.57	10	99.12	99.91	6
Percent of Notional Amount															
Interest rate contracts	0	0.11	44	0	0.10	44	0	0.19	43	0	0.14	42	0	0	46
Foreign exchange contracts	0.03	0	94	0.18	0	96	0.13	0	94	0.40	0.07	90	0.88	0	96
Futures and forwards	36.03	10.53	87	21.40	16.21	67	21.52	15.03	69	21.20	14.06	70	19	11.75	73
Written options	5.61	7.49	51	21.30	12.26	72	15.13	10.24	73	5.88	11.73	56	7.95	11.14	68
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	48	0	0	49
Over-the-counter	5.61	7.49	51	21.30	12.21	72	15.13	10.24	73	5.88	10.84	56	7.95	10.65	68
Purchased options	0.01	1.26	73	0.09	1.85	67	0.07	2.13	67	0.20	2.45	72	0.44	1.29	79
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter	0.01	1.26	73	0.09	1.81	68	0.07	2.13	67	0.20	2.28	74	0.44	1.22	80
Swaps	58.35	78.96	21	57.21	69.08	36	63.29	71.83	39	72.72	64.61	45	72.61	65.42	40
Held for trading	0	22.18	34	0	13.70	36	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	20.79	34	0	13.72	36	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Non-traded	100	77.82	65	100	86.30	63	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	99.97	77.64	39	99.82	86.12	31	99.87	83.02	35	99.60	84.69	32	99.12	85.51	26
Foreign exchange contracts	0	0	46	0	0	46	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0.03	0	96	0.18	0	98	0.13	0	96	0.40	0.01	94	0.88	0	96
Derivative contracts (excluding futures and forex 14 days or less)	58.36	82.49	23	57.26	70.94	24	63.33	79.60	28	72.81	80.07	34	91.73	82.85	41
One year or less	0.01	12.18	23	0.06	16.71	27	0.05	15.52	26	0.09	15.20	32	19.12	12.75	73
Over 1 year to 5 years	0	21.55	14	0	18.62	14	0	19.75	15	0	22.92	14	0	22.66	16
Over 5 years	58.35	38.27	69	57.21	31.71	77	63.29	32.47	84	72.72	34.12	81	72.61	36.28	77
Gross negative fair value (absolute value)	6.63	1.91	96	10.78	3.20	98	10.35	2.84	98	5.85	1.30	98	1.85	0.66	95
Gross positive fair value	0.03	1.55	7	0.85	2.37	24	0.18	2.25	15	0.25	1.14	18	0.06	1.10	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.35	0.01	99	0.62	0.01	99	0.51	0.01	99	0.28	0	99	0.08	0.01	98
Gross positive fair value (X)	0	0.01	69	0.05	0.01	85	0.01	0.01	77	0.01	0	85	0	0.01	50
Held for trading (X)	0	0	44	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0	0	73	0.05	0	92	0.01	0	83	0.01	0	90	0	0.01	60
Current credit exposure (X)	0	0.01	47	0.05	0.02	78	0.01	0.02	58	0	0.01	52	0	0	63
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.16	41	0.48	0.33	71	0.08	0.27	53	0.02	0.10	51	0.03	0.06	57

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	49,441	38,169	38,169	31,694	31,262
Gross losses	408	1,063	21,947	1,632	41
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	124	124	2	3
Net losses	408	939	21,823	1,630	38
Provision for loan and lease losses	-7,885	26,520	33,095	8,105	470
Adjustments	0	0	0	0	0
Ending balance	41,148	63,750	49,441	38,169	31,694
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.17	-0.03	19	0.58	0.55	62	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12
Provision for loan and lease losses / Average loans and leases	-0.26	-0.04	18	0.81	0.76	61	0.52	0.53	58	0.14	0.16	47	0.01	0.16	12
Provision for loan and lease losses / Net loan and lease losses	-1,932.60	62.34	9	2,824.28	1,122.38	81	151.65	672.96	16	497.24	142.73	89	1,236.84	182.69	94
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93	1.32	8	1.20	1.22	53	1.06	1.35	20	0.69	0.94	18	0.67	0.94	20
Allowance for loan and lease losses / Total loans and leases	0.68	1.31	6	1.03	1.21	36	0.88	1.33	11	0.57	0.93	13	0.63	0.93	17
Allowance for loan and lease losses / Net loans and leases losses (X)	50.43	49.92	76	33.95	33.72	68	2.27	25.33	5	23.42	17.18	77	834.05	21.35	98
Allowance for loan and lease losses / Nonaccrual assets	98.12	417.11	9	93.25	317.15	9	116.91	336.78	15	232.67	315.75	58	906.06	285.36	91
ALLL / 90+ days past due + nonaccrual loans and leases	63.56	376.57	2	85.47	286.97	11	82.23	293.46	7	219.40	283.41	61	555.45	259.30	86
Gross loan and lease losses / Average loans and leases	0.01	0.10	19	0.03	0.15	24	0.35	0.16	86	0.03	0.16	14	0	0.15	3
Recoveries / Average loans and leases	0	0.05	1	0	0.04	14	0	0.04	5	0	0.05	1	0	0.05	1
Net losses / Average loans and leases	0.01	0.05	46	0.03	0.11	34	0.34	0.11	87	0.03	0.11	30	0	0.09	18
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	0	20.17	0	7.60	17.77	31	7.60	42.12	9	4.88	41.80	4		51.25	
Earnings coverage of net loan and lease losses (X)	137.62	-10.45	86	91.16	41.28	80	6.03	33.55	22	51.68	22.46	78	3,848.47	29.27	99
Net Loan and Lease Losses By Type															
Real estate loans	0.02	0.01	73	0.04	0.02	78	0.04	0.04	63	0.03	0.02	67	0	0.01	37
Real estate loans secured by 1–4 family	0.03	-0.01	86	0.06	0.01	89	0.06	0.01	88	0.04	0.02	73	0	0.01	42
Revolving	6.31	-0.01	99	0	0	57	0.20	0	97	0	0.02	47	0	0.02	44
Closed-end	0	0	55	0.06	0.01	88	0.06	0.01	86	0.04	0.02	77	0	0.01	45
Commercial real estate loans	0	0.02	50	0	0.03	50	0.01	0.05	45	0	0.02	44	0	0.01	48
Construction and land development	0	-0.01	63	0	-0.01	61	0.11	0	89	0	-0.02	62	0	-0.02	77
1–4 family	0	0	55	0	0	52	0	0	50	0	0	54	0	0	54
Other	0	-0.01	61	0	-0.01	62	0.11	-0.01	91	0	-0.02	62	0	-0.02	84
Multifamily	0	0	54	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0	0.03	44	0	0.04	44	0	0.07	34	0	0.03	38	0	0.02	39
Owner-occupied	0	0	55	0	0.01	49	0	0.01	40	0	0.01	44	0	0.01	43
Other	0	0.02	45	0	0.03	48	0	0.04	40	0	0.01	41	0	0.01	47
Real estate loans secured by farmland		0			0			0.01				0			0
Commercial and industrial loans	0	0.10	43	0	0.17	19	8.65	0.20	99	0	0.27	16	0	0.18	21
Loans to individuals		0.47			0.74			0.66			0.74			0.71	
Credit card loans		0.94			2.09			1.71			1.89			1.65	
Agricultural loans		0			0			0.01			0.02			0.03	
Loans to foreign governments and institutions		0			0										
Other loans and leases	0	0.23	32	0	0.14	30	0	0.44	29	0	0.14	33	0	0.28	30

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		24,186		58,268		8,274		50,263		2,193					
90+ days past due loans and leases		22,806		6,229		17,835		992		2,208					
Nonaccrual loans and leases.....		41,935		68,362		42,288		16,405		3,498					
Total past due and nonaccrual loans and leases.....		88,927		132,859		68,397		67,660		7,899					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		0		0		0		0		0					
Total restructured loans and leases		0		0		0		0		0					
30–89 days past due loans held for sale		1,048		0		555		0		0					
90+ days past due loans held for sale.....		2,849		0		4,757		0		0					
Nonaccrual loans held for sale		1,119		0		357		105		0					
Total past due and nonaccrual loans held for sale.....		5,016		0		5,669		105		0					
Restructured loans and leases in compliance		0		0		0		0		0					
Other real estate owned.....		0		4,321		292		5,180		1,213					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.40	0.18	84	0.94	0.27	95	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6
90+ days past due loans and leases	0.38	0.03	95	0.10	0.04	83	0.32	0.04	92	0.01	0.03	59	0.04	0.03	76
Nonaccrual loans and leases.....	0.69	0.52	70	1.10	0.53	87	0.75	0.60	66	0.24	0.48	25	0.07	0.49	9
90+ days past due and nonaccrual loans and leases.....	1.07	0.58	81	1.21	0.59	87	1.07	0.67	77	0.26	0.54	24	0.11	0.54	9
30–89 days past due restructured.....	0	0	33	0	0	30	0	0	32	0	0	29	0	0.01	27
90+ days past due restructured	0	0	45	0	0	43	0	0	45	0	0	45	0	0	43
Nonaccrual restructured.....	0	0.09	8	0	0.08	6	0	0.09	7	0	0.07	8	0	0.10	6
30–89 days past due loans held for sale	0.02	0	99	0	0	47	0.01	0	99	0	0	47	0	0	47
90+ days past due loans held for sale.....	0.05	0	97	0	0	48	0.08	0	97	0	0	48	0	0	48
Nonaccrual loans held for sale	0.02	0	95	0	0	48	0.01	0	93	0	0	96	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.40	0.18	84	0.94	0.27	95	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6
90+ days past due assets	0.38	0.03	95	0.10	0.04	83	0.32	0.04	92	0.01	0.03	59	0.04	0.03	76
Nonaccrual assets	0.69	0.53	70	1.10	0.54	87	0.75	0.60	66	0.24	0.48	25	0.07	0.49	9
30+ days past due and nonaccrual assets	1.47	0.79	85	2.15	0.88	93	1.22	0.95	69	1.01	0.87	67	0.16	0.88	6
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.70	0.39	80	0.84	0.43	83	0.66	0.47	70	0.18	0.39	24	0.07	0.39	9
90+ days past due and nonaccrual assets + other real estate owned	0.70	0.43	78	0.89	0.48	82	0.66	0.52	68	0.23	0.45	29	0.08	0.45	8
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.45	0.54	46	0.82	0.58	74	0.46	0.63	40	0.22	0.56	17	0.06	0.59	1
Allowance for loan and lease losses	101.91	65.65	76	114.01	72.32	78	86.12	72.10	65	56.55	92.08	34	14.86	95.97	4
Equity capital + allowance for loan and lease losses	7.56	4.89	76	18.59	5.37	95	9.18	5.64	79	4.08	4.77	47	0.92	5.09	3
Tier 1 capital + allowance for loan and lease losses	6.01	5.37	65	10.81	5.86	85	6.21	6.21	56	3.56	5.30	36	0.88	5.65	3
Loans and leases + other real estate owned	0.69	0.83	50	1.17	0.81	76	0.76	0.92	47	0.32	0.78	15	0.09	0.82	1

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.49	0.16	90	1.20	0.28	96	0.20	0.25	53	0.91	0.28	95	0.06	0.29	11
	90+ days past due	0.46	0.03	95	0.13	0.04	82	0.43	0.04	93	0.02	0.03	63	0.06	0.03	81
	Nonaccrual	0.24	0.55	27	0.56	0.56	57	0.28	0.63	26	0.30	0.45	35	0.10	0.48	11
Commercial and industrial	30–89 days past due	0	0.10	12	0	0.16	7	0	0.15	8	0	0.22	5	0	0.23	8
	90+ days past due	0	0.01	34	0	0.01	29	0	0.02	31	0	0.02	30	0	0.02	32
	Nonaccrual	20.49	0.58	99	10.33	0.56	98	13.16	0.61	99	0	0.74	4	0	0.61	6
Individuals	30–89 days past due	0	0.31	9	0	0.40	6	0	0.52	7	0	0.60	5	0	0.68	6
	90+ days past due	0	0.01	34	0	0.02	31	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual	0	0.12	17	0	0.16	15	0	0.14	16	0	0.12	16	0.40	0.15	85
Depository institution loans	30–89 days past due		0			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due		0.07			0.28			0.07			0.10			0.11	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.27			0.55			0.57			0.80			0.46	
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0	0.30	24	0	0.32	25	0	0.67	22	0	0.28	23	0	0.18	23
	90+ days past due	0	0.01	42	0	0	40	0	0	40	0	0	40	0	0	41
	Nonaccrual	0	0.21	34	0	0.07	35	0	0.10	33	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 2	Pct												
Memoranda																
1–4 family	30–89 days past due	0.76	0.25	91	1.80	0.38	93	0.31	0.46	46	1.18	0.53	86	0.09	0.52	9
	90+ days past due	0.73	0.04	95	0.20	0.06	82	0.66	0.06	93	0.02	0.05	66	0.09	0.04	81
	Nonaccrual	0.37	0.59	38	0.86	0.66	69	0.44	0.67	34	0.41	0.55	39	0.14	0.61	14
Revolving	30–89 days past due	0	0.19	15	0	0.27	11	0	0.25	13	0	0.36	8	0	0.36	9
	90+ days past due	0	0.01	40	0	0.01	39	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0	0.44	8	0	0.44	8	0	0.46	7	0	0.34	11	0	0.35	10
Closed-end	30–89 days past due	0.76	0.23	90	1.84	0.40	93	0.31	0.48	44	1.20	0.56	84	0.09	0.54	12
	90+ days past due	0.73	0.04	95	0.20	0.07	82	0.67	0.06	93	0.03	0.05	67	0.09	0.05	77
	Nonaccrual	0.37	0.61	39	0.87	0.68	71	0.45	0.69	32	0.42	0.57	39	0.14	0.64	18
Junior lien	30–89 days past due	0	0.01	24	0	0.01	17	0	0.01	15	0	0.02	13	0	0.02	14
	90+ days past due	0	0	46	0	0	42	0	0	44	0	0	41	0	0	38
	Nonaccrual	0	0.02	16	0	0.03	12	0	0.03	12	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	0.03	0.11	45	0.09	0.20	44	0	0.14	9	0.27	0.15	79	0.01	0.16	14
	90+ days past due	0	0.01	80	0	0.02	72	0.01	0.02	73	0	0.02	70	0	0.02	70
	Nonaccrual	0.01	0.49	10	0.01	0.45	8	0.01	0.57	8	0.01	0.34	13	0.01	0.41	11
Construction and development	30–89 days past due	0.40	0.10	88	0.97	0.17	90	0	0.16	26	3.26	0.20	97	0.06	0.17	55
	90+ days past due	0.04	0	93	0.04	0.01	89	0.06	0.01	91	0.02	0.01	89	0.04	0	92
	Nonaccrual	0.10	0.14	70	0.15	0.29	59	0.09	0.21	61	0.16	0.18	68	0.06	0.18	57
1–4 family	30–89 days past due	0	0.01	41	0	0.05	35	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.01	42	0	0.03	39	0	0.01	42	0	0.01	40	0	0.04	37
Other	30–89 days past due	0.40	0.07	89	0.97	0.09	93	0	0.09	30	3.26	0.12	97	0.06	0.06	71
	90+ days past due	0.04	0	96	0.04	0	93	0.06	0	94	0.02	0	93	0.04	0	94
	Nonaccrual	0.10	0.08	75	0.15	0.20	67	0.09	0.16	66	0.16	0.14	73	0.06	0.10	66
Multifamily	30–89 days past due	0	0.04	40	0	0.07	38	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due	0	0	48	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.11	34	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0	0.10	17	0	0.20	11	0	0.14	12	0	0.13	8	0	0.17	9
	90+ days past due	0	0.01	40	0	0.02	36	0	0.02	38	0	0.02	37	0	0.02	34
	Nonaccrual	0	0.55	5	0	0.57	4	0	0.73	4	0	0.36	5	0	0.52	4
Owner Occupied	30–89 days past due	0	0.03	23	0	0.06	16	0	0.05	18	0	0.06	12	0	0.08	13
	90+ days past due	0	0.01	42	0	0.01	40	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual	0	0.21	8	0	0.24	6	0	0.27	6	0	0.19	7	0	0.20	8
Other	30–89 days past due	0	0.06	26	0	0.11	20	0	0.06	22	0	0.05	18	0	0.07	18
	90+ days past due	0	0	44	0	0.01	42	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0	0.31	13	0	0.23	12	0	0.33	12	0	0.14	14	0	0.22	13
Farmland	30–89 days past due		0.04			0.19			0.08			0.21			0.09	
	90+ days past due		0			0.02			0			0.01			0	
	Nonaccrual		1.02			1.17			1.19			1.06			0.49	
Credit card	30–89 days past due		0.83			0.83			1.02			0.87			1.03	
	90+ days past due		0.07			0.22			0.22			0.18			0.26	
	Nonaccrual		0.01			0.05			0.02			0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	117,948	115,089	115,142	112,585	110,163										
Retained earnings	423,639	378,814	406,533	347,274	292,043										
Accumulated other comprehensive income (AOCI)	-127,870	-266,645	-207,242	-69,132	-21,493										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	413,717	227,258	314,433	390,727	380,713										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	750	750	750	750	750										
Accumulated other comprehensive income-related adjustments	-127,870	-266,645	-207,242	-69,132	-21,493										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	540,837	493,153	520,925	459,109	401,456										
Adjustments and deductions for common equity tier 1 capital	0	0	0	6,104	10,628										
Common equity tier 1 capital	540,837	493,153	520,925	453,005	390,828										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	115,464	115,464	115,464	115,464	115,464										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	115,464	115,464	115,464	115,464	115,464										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	115,464	115,464	115,464	115,464	115,464										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	53,340	53,201	53,271	53,132	52,993										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	41,148	63,750	49,441	38,169	31,694										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0		0	0										
Tier 2 capital before deductions	94,488	116,951	102,712	91,301	84,687										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	94,488	116,951	102,712	91,301	84,687										
Exited advanced approach tier 2 capital															
Total capital	750,789	725,568	739,101	659,770	590,979										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	9,246,742	9,270,458	9,276,239	9,543,301	7,296,993										
Less: Deductions from common equity tier 1 capital	750	750	750	6,854	11,378										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	9,245,992	9,269,708	9,275,489	9,536,447	7,285,615										
Total risk-weighted assets	6,067,088	6,260,575	5,899,248	6,072,185	5,087,534										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	8.91	11.19	12	7.88	10.51										
Common equity tier 1 capital, column B	0	0	50	0	0										
Tier 1 capital, column A	10.82	11.81	19	9.72	11.19										
Tier 1 capital, column B	0	0	50	0	0										
Total capital, column A	12.37	13.66	13	11.59	12.79										
Total capital, column B	0	0	50	0	0										
Tier 1 leverage	7.10	9.56	3	6.57	9.63										
Supplementary leverage ratio, advanced approaches HCs				2	12.37										
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	8.91	11.19	12	7.88	10.51	12	8.83	10.91	12	7.46	12.50	2	7.68	12.37	2
	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	10.82	11.81	19	9.72	11.19	14	10.79	11.60	22	9.36	13.19	1	9.95	13.03	5
	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	12.37	13.66	13	11.59	12.79	12	12.53	13.45	17	10.87	14.63	0	11.62	14.48	7
	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	7.10	9.56	3	6.57	9.63	2	6.86	9.65	3	5.96	10.39	0	6.95	10.37	1

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	142,589			136,338			140,708			131,135			104,037		4.58	148.75	

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48	
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50			60			50			60			66.67						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50			40			50			40			33.33						
Separate account assets (L/H) / Total life assets	0			0			0			0			0						
Insurance activities revenue / Adjusted operating income	0	0.58	24	0	0.45	22	0	0.41	22	0	0.37	22	0	0.46	19				
Premium income / Insurance activities revenue	0.03			0.02			0.01			0.03			0						
Credit related premium income / Total premium income	100			100			100			100			50						
Other premium income / Total premium income	0			0			0			0			50						
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48	0	0	48	
Insurance net income (P/C) / Equity (P/C)	34.16			33.71			19.85			37.86			72.25						
Insurance net income (L/H) / Equity (L/H)																			
Insurance benefits, losses, expenses / Insurance premiums	92.63			30.33			-40.91			132.57			116.87						
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0						
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0						
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.44	11.55	83	20.28	11.13	81	20.52	11.01	85	21.62	11.53	87	19.34	13.70	78				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	6,758
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	6,758
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	6,758
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.03	0.06	0.05	0	0
Cost: Interest-bearing deposits.....	0.57	1.44	1.24	2.53	1.85
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans				2.35	3.83
Foreign governments and institutions					
Growth Rates					
Net loans and leases.....	-20.34	-100	-62.63	28	5,672.05
Total selected assets.....	-10.31	-100	-35.96	14	6.04
Deposits	-43.67		43.26		-44.89
					2.53
					-2.42

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	234.49	5.93	6.03	32.95	16.28
Dollar Amount in Thousands					
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		25,143	21,570	61,937	12,000	108	16.56	1157.15
Dividends		25,143	21,570	61,937	12,000	0	16.56	1157.15
Interest		0	0	0	0	108		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		5	7	1,512	20,555	18,723	-28.57	-99.74
Dividends		5	7	1,512	20,555	18,723	-28.57	-99.68
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		-100.00
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		25,148	21,577	63,449	32,555	18,831	16.55	535.69
Securities gains (losses)		0	0	0	0	0		-100.00
Other operating income		0	0	0	52	0		-100.00
Total operating income		25,148	21,577	63,449	32,607	18,831	16.55	367.00
Operating Expenses								
Personnel expenses		2,458	1,964	4,418	4,477	6,497	25.15	
Interest expense		5,423	6,139	12,179	12,035	11,402	-11.66	229.87
Other expenses		1,103	1,133	2,420	2,811	3,392	-2.65	10.52
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		8,984	9,236	19,017	19,323	21,291	-2.73	546.80
Income (loss) before taxes		16,164	12,341	44,432	13,284	-2,460	30.98	304.50
Applicable income taxes (credit)		-2,196	-1,954	-3,780	-4,029	-5,703		
Extraordinary items								
Income before undistributed income of subsidiaries		18,360	14,295	48,212	17,313	3,243	28.44	359.46
Equity in undistributed income of subsidiaries		33,120	30,995	28,546	44,167	106,393	6.86	-3.14
Bank subsidiaries		32,720	31,006	29,835	62,520	117,833	5.53	-5.74
Nonbank subsidiaries		400	-11	-1,289	-18,353	-11,440		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		51,480	45,290	76,758	61,480	109,636	13.67	34.80
Memoranda								
Bank net income		57,863	52,576	91,772	74,520	117,833	10.06	57.60
Nonbank net income		405	-4	223	2,202	7,283		-60.91
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	696,802	93.78	526,478	92.29	584,710	91.37	692,985	666,104	32.35	133.14	
Common and preferred stock	696,802	93.78	526,478	92.29	584,710	91.37	692,985	666,104	32.35	133.14	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	4,385	0.59	5,264	0.92	3,986	0.62	5,274	19,492	-16.70	-18.81	
Common and preferred stock	4,385	0.59	5,264	0.92	3,986	0.62	5,274	19,492	-16.70	-18.81	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	-100.00	
Securities	0	0	0	0	0	0	0	0	0	-100.00	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	39,172	5.27	36,136	6.33	46,840	7.32	18,589	10,109	8.40	424.11	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	2,657	0.36	2,556	0.45	4,432	0.69	3,814	6,004	3.95	-73.42	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	743,016	100.00	570,434	100.00	639,968	100.00	720,662	701,709	30.25	125.80	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	30,000	5.26	10,000	1.56	15,000	0	-100.00	-100.00	
Borrowings with maturity over 1 year	143,004	19.25	142,690	25.01	142,847	22.32	142,532	142,217	0.22	186.01	
Subordinated notes and debentures	53,340	7.18	53,201	9.33	53,270	8.32	53,131	52,993	0.26		
Other liabilities	17,491	2.35	1,821	0.32	3,954	0.62	3,808	10,322	860.52	225.96	
Balance due to subsidiaries and related institutions	15,464	2.08	15,464	2.71	15,464	2.42	15,464	15,464	0.00	0.00	
Total liabilities	229,299	30.86	243,176	42.63	225,535	35.24	229,935	220,996	-5.71	186.31	
Equity Capital	513,717	69.14	327,258	57.37	414,433	64.76	490,727	480,713	56.98	106.34	
Perpetual preferred stock (income surplus)	100,000	13.46	100,000	17.53	100,000	15.63	100,000	100,000	0.00		
Common stock	2	0	1	0	1	0	1	1	100.00		
Common surplus	117,946	15.87	115,088	20.18	115,141	17.99	112,584	110,162	2.48	41.15	
Retained earnings	423,639	57.02	378,814	66.41	406,533	63.52	347,274	292,043	11.83	165.48	
Accumulated other comprehensive income	-127,870	-17.21	-266,645	-46.74	-207,242	-32.38	-69,132	-21,493			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	743,016	100.00	570,434	100.00	639,968	100.00	720,662	701,709	30.25	125.80	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	15,464	2.08	15,464	2.71	15,464	2.42	15,464	15,464	0.00	0.00	
Notes payable to subsidiaries that issued TPS	15,000	2.02	15,000	2.63	15,000	2.34	15,000	15,000	0.00	0.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Profitability																
Net income / Average equity capital	20.77	12.54	94	24.14	7.29	99	20.63	9.11	97	13.20	10.58	81	23.30	11.03	98	
Bank net income / Average equity investment in banks	17.53	12.85	88	18.64	7.98	96	16.20	9.38	94	11.22	10.85	54	18.43	11.56	93	
Nonbank net income / Average equity investment in nonbanks	19.64	15.38	75	-0.15	8.94	13	4.39	9.69	59	20.78	12.07	74	27.22	10.83	81	
Subsidiary HCs net income / Average equity investment in sub HCs		9.85			5.20			8.82			15.16			9.40		
Bank net income / Parent net income	112.40	102.74	91	116.09	107.53	81	119.56	104.93	92	121.21	103.77	93	107.48	104.73	67	
Nonbank net income / Parent net income	0.79	0.61	77		1.11		0.29	1.04	71	3.58	1.08	83	6.64	0.99	92	
Subsidiary holding companies' net income / Parent net income		93.75			107.06			101.16			92.33			90.39		
Leverage																
Total liabilities / Equity capital	44.64	11.52	97	74.31	10.50	99	54.42	11.62	97	46.86	9.66	97	45.97	9.50	97	
Total debt / Equity capital	38.22	5.82	98	69.03	4.75	99	49.73	5.79	99	42.93	3.93	99	40.61	3.94	99	
Total debt + notes payable to subs that issued TPS / Equity capital	41.14	9.79	97	73.61	8.63	99	53.35	9.67	98	45.99	7.99	98	43.73	7.93	98	
Total debt + Loans guaranteed for affiliate / Equity capital	38.22	5.82	98	69.03	4.80	99	49.73	5.79	99	42.93	3.97	99	40.61	3.98	99	
Total debt / Equity capital – excess over fair value	38.22	5.82	98	69.03	4.75	99	49.73	5.79	99	42.93	3.93	99	40.61	3.94	99	
Long-term debt / Equity capital	38.22	5.76	98	59.86	4.56	99	47.32	5.67	99	39.87	3.86	99	40.61	3.76	99	
Short-term debt / Equity capital	0	0	48	9.17	0.05	99	2.41	0.01	97	3.06	0.01	98	0	0.03	45	
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0	47	0	0	47	0	0	46	
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46	
Long-term debt / Consolidated long-term debt	24.95	23.81	60	24.82	14.95	72	24.93	20.97	62	24.80	14.37	71	24.85	15.49	67	
Double Leverage																
Equity investment in subs / Equity capital	136.49	104.95	98	162.48	104.70	99	142.05	104.49	98	142.29	104.21	98	142.62	104.10	98	
Total investment in subs / Equity capital	136.49	105.27	98	162.48	105.03	99	142.05	104.82	98	142.29	104.48	98	142.62	104.38	98	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	1.82	0.38	93	2.26	0.76	84	2.27	0.49	91	3.38	0.44	96	1.87	0.36	92	
Equity investment in subs – equity cap / Net income-div (X)	5.48	1.20	96	3.24	2.61	70	2.94	1.45	86	3.76	1.47	86	1.87	1.18	80	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	69.54	117.90	30	106.99	133.56	48	187.16	121.76	85	146.68	153.39	62	118.53	113.37	65	
Cash from ops + noncash items + op expense / Op expense + dividend	119.40	138.87	58	115.66	144.11	48	194.11	138.81	82	124.80	152.31	47	127.11	123.74	64	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	81.64	93.76	41	180.74	115.42	80	180.41	140.42	76	136.58	105.99	80	80.14	108.88	20	
Pretax operating income + interest expense / Interest expense	398.06	1,355.69	45	301.03	2,971.36	28	464.82	2,318.94	35	210.38	17,211.14	10	78.42	1,631.73	24	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	389.99	1,307.49	42	293.77	1,683.42	26	453.50	1,435.81	32	204.66	2,481.22	12	79.52	1,015.91	20	
Dividends + interest from subsidiaries / Interest expense + dividends	63.19	116.06	27	108.49	160.27	40	213.79	137	84	178.04	196.13	61	165.16	140.89	70	
Fees + other income from subsidiaries / Salary + other expenses	0	3.59	39	0	3.69	39	0	4.45	39	0	3.91	38	0	3.76	37	
Net income / Current part of long-term debt + preferred dividends (X)	9.15	394.03	21	12.08	48.31	50	10.24	52.16	25	9.84	71.69	21		106.04		
Other Ratios																
Net assets that reprice within 1 year / Total assets	5.27	2.30	76	1.08	1.73	58	5.76	2.19	77	0.50	1.59	54	1.44	1.59	64	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due	0			0			0			0			0			
Nonaccrual	0			0			0			8.16			0.70			
Total	0			0			0			8.16			0.70			
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49	
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	0.07	31	0	0.09	30	0	0.09	31	0	0.13	29	0	0.14	27	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 2	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	187.22	77.66	94	96.19	77.32	65	36.30	79.13	18	36.10	65.39	26	0	87.25	4	
Dividends declared / Net income	66.77	22.10	93	30.36	38.61	43	22.80	29.39	38	10.17	25.65	26	0	24.10	9	
Net income – dividends / Average equity.....	6.90	9.56	18	16.81	4.43	98	15.93	6.36	97	11.86	7.61	91	23.30	8.12	99	
Percent of Dividends Paid																
Dividends from bank subsidiaries	73.15	135.93	26	156.87	139.95	65	353.95	130.75	92	192	160.93	68		131.90		
Dividends from nonbank subsidiaries	0.01	0.84	63	0.05	1.38	62	8.64	3.01	83	328.88	2.59	97		2.83		
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	48		0		
Dividends from all subsidiaries	73.16	146.59	22	156.92	173.71	60	362.59	158.62	91	520.88	209.89	88		144.51		
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	43.45	31.44	64	41.03	57.41	40	67.49	43.52	74	16.10	45.88	21	0	33.37	10	
Interest income from bank subsidiaries.....	0	0.02	35	0	0.07	34	0	0.05	33	0	0.09	32	0.09	0.11	74	
Management and service fees from bank subsidiaries	0	0.35	44	0	0.33	44	0	0.57	43	0	0.47	43	0	0.32	43	
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	0	0	46	0	0	46	0	0.01	44	
Operating income from bank subsidiaries	43.45	33.38	63	41.03	62.34	39	67.49	51.02	72	16.10	48.40	20	0.09	35.67	14	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	1.23	51.33	34		71.47		678.03	99.52	94	933.47	76.61	98	257.08	80.47	92	
Interest income from nonbank subsidiaries.....	0	0.01	47		0.05		0	0.07	45	0	0.91	44	0	0.31	46	
Management and service fees from nonbank subsidiaries	0	0	48		0.01		0	0.02	47	0	0.02	47	0	0.17	46	
Other income from nonbank subsidiaries.....	0	0.01	47		0		0	0.11	47	0	0.01	47	0	0.06	46	
Operating income from nonbank subsidiaries	1.23	54.11	28		74.51		678.03	105.70	94	933.47	83.73	98	257.08	96.62	89	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		40.90			50.90			29.39			65.48			43.51		
Interest income from subsidiary holding companies		0			0			0			0			0		
Management and service fees from subsidiary holding companies.....		0			0			0			0			0		
Other income from subsidiary holding companies.....		0			0			0			0			0.15		
Operating income from subsidiary holding companies.....		40.90			50.90			29.39			65.48			43.66		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	99.98	70.62	83	99.97	72.91	81	97.62	76.69	52	36.80	77.61	18	0	72.95	9	
Interest income from bank subsidiaries.....	0	0.60	35	0	0.85	34	0	0.11	33	0	0.23	32	0.57	0.55	80	
Management and service fees from bank subsidiaries	0	1.34	44	0	1.26	44	0	0.96	43	0	0.75	43	0	0.59	43	
Other income from bank subsidiaries.....	0	0.01	46	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44	
Operating income from bank subsidiaries	99.98	82.01	70	99.97	84.25	64	97.62	84.80	38	36.80	94.06	11	0.57	89.39	10	
Dividends from nonbank subsidiaries	0.02	0.74	65	0.03	1.39	62	2.38	1.76	77	63.04	1.13	96	99.43	2.65	96	
Interest income from nonbank subsidiaries.....	0	0	46	0	0	46	0	0	46	0	0	45	0	0	46	
Management and service fees from nonbank subsidiaries	0	0	49	0	0	48	0	0	48	0	0	48	0	0	47	
Other income from nonbank subsidiaries.....	0	0	47	0	0	48	0	0	47	0	0	47	0	0	47	
Operating income from nonbank subsidiaries	0.02	1.19	56	0.03	2.17	56	2.38	2.06	76	63.04	1.56	95	99.43	3.33	95	
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	47	0	0	48	
Interest income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49	
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Operating income from subsidiary holding companies.....	0	0	48	0	0	48	0	0	47	0	0	47	0	0	47	
Loans and advances from subsidiaries / Short term debt.....		393.33			51.55			645.18	26	154.64	400.31	54	103.09	1,178.56	27	
Loans and advances from subsidiaries / Total debt	7.88	37.96	30	6.85	62.48	35	7.50	59.71	31	7.34	70.71	33	7.92	81.26	32	